



**BECAUSE YOUR FAMILY
IS WORTH IT**



**Commonwealth of Massachusetts
Group Insurance Commission**

Basic Life Insurance

Optional Life Insurance

Accidental Death & Dismemberment Insurance



BASIC LIFE AND AD&D INSURANCE

The Commonwealth of Massachusetts Group Insurance Commission (GIC) provides \$5,000 of Basic Life insurance and \$5,000 of Accidental Death & Dismemberment insurance (AD&D) for active state employees and state retirees.

Retired Municipal Teachers (RMTs) are eligible for Basic Life insurance for an amount determined by the city or town from which they retire. Survivors and Elderly Governmental Retirees (EGRs) are not eligible for Basic or Optional Life insurance.

OPTIONAL LIFE AND AD&D INSURANCE

How to determine your Optional Life insurance coverage amount:

To help you decide how much additional Optional Life insurance you need, here are some things to consider:

- Final expenses, such as funeral expenses and estate settlement costs
- Household expenses including mortgage payments as well as on-going income needs
- Your children's education
- Your family's income from savings and other investments

To help assure that your family is well taken care of, the GIC's Group Term Life insurance provides you with many options.

Active employees are eligible to purchase Term Life insurance coverage in amounts up to eight times their annual salary to a maximum of \$1.5 million. With the "double indemnity" protection of Accidental Death & Dismemberment (AD&D) insurance, an accidental death could provide your survivors with up to 16 times your annual salary (with a maximum Optional Life/AD&D coverage amount of \$3 million).

At retirement, you should review the amount of your Optional Life insurance coverage to determine whether it makes economic sense to maintain it. Optional Life insurance rates increase when you retire, and continue to rise based on your age.

BASIC LIFE AND AD&D ENROLLMENT

A new employee's Basic Life and AD&D insurance becomes effective on the first day of the month following the earlier of 60 days or two calendar months of continuous active employment. Should you decide not to enroll in the Basic Life insurance coverage when you are first eligible, you must wait until the next year's spring GIC annual enrollment period. Your coverage will be effective on July 1st.

Active employees and retirees are not required to submit Evidence of Insurability for Basic Life insurance.

OPTIONAL LIFE INSURANCE AND AD&D ENROLLMENT

As a new state employee, you may also enroll in Optional Life insurance for a coverage amount of up to eight times your salary without the need for any medical review. Current employees may apply for coverage at any time or apply to increase coverage by providing evidence of good health. You must be enrolled in Basic Life to be eligible to enroll in Optional Life. You will need to complete the GIC's Enrollment/Change Form-1, which you can obtain from your GIC Coordinator and on the GIC's website [MASS.GOV/GIC/FORMS](https://www.mass.gov/gic/forms). The Hartford will then send you a letter with instructions on how to file your personal health application (evidence of insurability form) online, or how to obtain a paper form to send in. The Hartford will notify you if approved or denied. If approved the GIC will determine the effective date of coverage.

FAMILY STATUS CHANGE

Active state employees who have a qualified family status change during the year may enroll in or increase their coverage without any medical review in an amount up to a coverage limit of four times their salary **provided that the GIC receives documentation within 31 days of the qualifying event.** Documentation of the qualifying events is required.

Family status changes include the following events:

- Marriage
- Birth or adoption of a child
- Divorce
- Death of a spouse

LIFE INSURANCE QUESTIONS?

Contact the Group Insurance Commission at **617-727-2310 ext. 1** or visit [WWW.MASS.GOV/GIC/LIFEINSURANCE](https://www.mass.gov/gic/lifeinsurance).

OTHER BENEFITS

► ACCELERATED DEATH BENEFIT

This benefit provision allows an insured to elect an advance payment of up to 80%, with a minimum of 25%, of his or her life insurance death benefits, if he or she has been diagnosed with a terminal illness for at least 90 consecutive days.

Proof of Terminal Illness and Examinations:

- We reserve the right to require medical documentation of Terminal Illness. Any diagnosis submitted must be provided by a Physician.
- Terminal Illness or Terminally Ill means a life expectancy of 12 months or less.
- Receipt of accelerated death benefits may be taxable. Seek assistance from your personal tax advisor for more information.*

► PORTABILITY

Active employees who are under Social Security normal retirement age and terminate employment or become ineligible due to a reduction in hours may elect Term Life coverage or Term Life and AD&D coverage similar to their group insurance. Retirees and those terminating at or over normal retirement age as defined by Social Security are not eligible for portability. For information on normal Social Security retirement age, visit WWW.MASS.GOV/GIC/LIFEINSURANCE or refer to the Member Handbook.

* This information is written in connection with the promotion or marketing of the matter(s) addressed in this material. The information cannot be used or relied upon for the purpose of avoiding IRS penalties. These materials are not intended to provide tax, accounting or legal advice. As with all matters of a tax or legal nature, you should consult your own tax or legal counsel for advice.

AD&D BENEFITS

In the event you are injured or die as a result of a covered accident while insured for Term Life insurance, there are benefits, computed as a percentage of the total benefit, for the following losses:

- Life
- Hands, feet, eyes
- Speech and/or hearing
- Thumb and index finger of the same hand
- Quadriplegia, paraplegia, hemiplegia
- Brain damage
- Coma

There are also air bag and seat belt benefits for loss of life in a car accident.

Proof of loss must be received by the GIC within 365 days of the date of loss.

Refer to your Member Handbook for percentages of the total AD&D benefit.

DEFINITIONS

Losses include the loss of the following: hands and feet, actual severance through or above wrist or ankle joints; with regard to sight, speech and hearing, entire and irrecoverable loss thereof; with regard to thumb and index finger, actual severance through or above the metacarpophalangeal joints; or with regard to movement, complete and irreversible paralysis of such limbs.

Injury means bodily injury resulting directly from an accident and independently of all other causes that occur while you are covered under The Policy.

The following losses are not considered the result of an injury: sickness or disease, except a pus-forming infection which occurs through an accidental wound, or medical/surgical treatment of a sickness or disease.

AD&D EXCLUSIONS AND LIMITATIONS

Your AD&D does not cover any accidental losses caused by, contributed by, or resulting from:

- Intentionally self-inflicted injury, while sane or insane
- Physical or mental illness or infirmity
- Ptomaine: any kind of poisoning while sane or insane, whether voluntary or otherwise
- Bacterial infection other than that occurring in connection with, or in consequence of, accidental bodily injuries

LIFE INSURANCE QUESTIONS?

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COVERED AIR TRAVEL

The following travel or flight in any type of aircraft is covered:

- Travel or flight as a passenger in a licensed aircraft operated by a licensed pilot on a scheduled passenger service regularly offered between specified airports by a passenger carrier duly licensed by the proper licensing authority.
- Travel or flight as a passenger in a chartered aircraft owned, operated and licensed to a passenger carrier who is licensed to and who offers scheduled, non-charter passenger service regularly, and provided that such chartered aircraft is operated by a licensed pilot during service between specified airports.
- Travel or flight in an aircraft used, leased or operated by the Commonwealth of Massachusetts, in which the employee or retiree is traveling in the performance of his or her duties.

Any other type of travel or flight in an aircraft is not covered.

ADDITIONAL SERVICES FOR YOU

There are some conversations that no one wants to have - especially when it involves planning for financial matters, insurance needs, making end-of-life decisions or planning for the loss of a loved one.

As part of your GIC life insurance plan, you may have access to The Hartford's suite of additional services, designed to help you and your loved ones make more informed decisions. For a full list of these valuable services, refer to your Life and AD&D Insurance Booklet or visit

WWW.MASS.GOV/GIC/LIFEINSURANCE.

NOW'S THE TIME TO PLAN AHEAD

Carefully assess your Life and Accidental Death & Dismemberment Insurance needs. Then choose the level of coverage that will help to ensure your family's financial security.

GENERAL EXPIRATION PROVISIONS

Your insurance under this group plan will expire on the earlier of the following:

- The last day of the month for which your life insurance premium has been paid.
- The date you retire from the Commonwealth unless you elect to continue or change your Basic and Optional Life Insurance by completing the Employment Status Change Form (Form-1A) and continue to pay the monthly premiums.
- The date the GIC determines your date of termination based on receipt of your notice of withdrawal from life insurance.
- The date the group life policy terminates is determined by the GIC.

CALCULATE YOUR OPTIONAL LIFE AND AD&D BENEFIT COSTS

Important: Please refer to list of exclusions and limitations in this brochure.

ACTIVE EMPLOYEES		
Monthly rate per \$1,000 of coverage		
AGE	SMOKER	NON-SMOKER
Under 35	\$0.10	\$0.04
35-44	\$0.12	\$0.05
45-49	\$0.20	\$0.07
50-54	\$0.33	\$0.14
55-59	\$0.53	\$0.21
60-64	\$0.79	\$0.31
65-69	\$1.45	\$0.70
70 & over	\$2.57	\$1.16

RETIRED EMPLOYEES		
Monthly rate per \$1,000 of coverage		
AGE	SMOKER	NON-SMOKER
Under 70	\$1.64	\$1.29
70-74	\$2.87	\$2.24
75-79	\$7.82	\$5.97
80-84	\$14.82	\$11.30
85-89	\$23.46	\$17.91
90-94	\$33.64	\$27.23
95-99	\$73.49	\$59.46
100 & over	\$140.90	\$114.02

1. ——— **\$34,700**
 X 2
 \$69,400
2. ——— **- 400**
3. ——— **- 1,000**
 ***\$68,000**

How do you calculate your rate? Here's an illustration:

Sarah is a 37 year old active state employee, a smoker, and earns \$34,700 annually. She has chosen Optional Life insurance in an amount equal to two times her salary. To calculate the cost of her Optional Life and AD&D insurance, she must:

1. Multiply her annual salary by 2 (\$69,400);
2. Round that amount down to \$69,000; and
3. Subtract \$1,000.

Her Optional Life insurance amount:

Sarah's premium rate is \$0.12 per \$1,000 of insurance: $\$68,000 \times 0.12 / \$1,000$

Her monthly cost would be **\$8.16**

Her annual cost would be

$\$8.16 \times 12 \text{ mos} = \mathbf{\$97.92}$

Rates are based on the attained age of the Insured person and increase as you enter each new age category. Rates and/or benefits may be changed on a class basis.

In addition, our rates are based on the presumption that you are considered a non-smoker/tobacco user if you have not smoked cigarettes, cigars or a pipe or used chewing tobacco, snuff or a nicotine delivery system during the 12 months before submitting an application for insurance.

CLAIM QUESTIONS?

Contact the Group Insurance Commission at **617-727-2310 ext. 4** or visit **WWW.MASS.GOV/GIC/LIFEINSURANCE**.



Prepare. Protect. Prevail.®

UNDERWRITTEN BY: The Hartford Life and Accident Insurance Company, One Hartford Plaza, Hartford, CT 06155

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Life Form Series includes GBD-1000, GBD-1100, or state equivalent. Policy Number: GL-675670.

Accident Form Series includes GBD-1000, GBD-1300, or state equivalent. Policy number: S06736.

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